

IT IS SO ORDERED.

Dated: 30 January, 2020 01:14 PM

A handwritten signature in black ink that reads "Jessica E. Price Smith". The signature is written in a cursive style. In the background, there is a faint circular seal of the United States Bankruptcy Court for the Northern District of Ohio.

JESSICA E. PRICE SMITH  
UNITED STATES BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO**

In re: ROBIN VALERIE COWAN	) Case No. 19-14483-jps
	) Chapter 13 Proceedings
Debtor(s)	) Judge Jessica E. Price Smith

**CONFIRMATION ORDER**

The Chapter 13 plan in this case came on for confirmation at a hearing before the Court. A copy of such plan, together with the applicable amendments or modifications (the "Plan"), is attached to this Order. Based upon the papers filed in this case, information presented by the Chapter 13 Trustee ("Trustee") and such other matters, if any, presented by the Debtor or Debtors ("Debtor"), Debtor's counsel, any objector or any other interested party, the Court finds that:

1. Notice of the confirmation hearing was duly given.
2. The Plan complies with applicable requirements of 11 U.S.C. §§ 1322 and 1325.
3. Any and all objections filed by the Trustee have been resolved.

**IT IS THEREFORE ORDERED THAT:**

1. The Plan is confirmed.

2. The Debtor shall, until further order of the Court, make the periodic payments called for in the Plan to the Trustee. Except as otherwise permitted, such payments shall be made pursuant to order of the Court on the Debtor's employer.
3. The Debtor shall not incur additional debt exceeding \$1,000 in the aggregate without notice to the Trustee and the approval of the Court.
4. The Debtor shall not transfer any interest in real property without the approval of the Court.
5. Unless the Plan provides otherwise in Part 2.3 or Part 8, the Debtor shall pay over to the Trustee each year during the pendency of the case any and all federal income tax refunds. The Debtor may retain from any federal income tax refund either \$1,000 from a single tax return (\$2,000 from a joint tax return) or the sum of any earned income tax credit and child tax credits, whichever is greater.
6. Secured creditors shall retain their liens. If this case is either dismissed or converted to a Chapter 7 case, the property vesting in the Debtor by reason of this Confirmation Order shall remain subject to the liens existing at the time of the filing of the case subject to adjustments in respect of amounts paid under the Plan.
7. After confirmation of the Plan, funds available for distribution will be paid monthly by the Trustee in the following order: (i) Trustee's authorized percentage fee and/or administrative expenses; (ii) attorney's fees as allowed under applicable rules and guidelines; (iii) conduit payments as provided for in Part 3.1; (iv) monthly payments on mortgage arrearages as provided for in Part 3.1 and monthly payments on claims as provided for in Parts 3.2, 3.3, 3.4 and, if so specified, Part 6.1 (if no fixed payment on an executory contract arrearage is specified, then the arrearage will be paid on a *pro rata* basis); (v) payments to priority creditors as provided for in Part 4, to be made on a *pro rata* basis; and (vi) general unsecured claims.
8. Any creditor seeking to file an unsecured deficiency claim as a result of collateral surrendered in Part 3.5 must do so no later than 90 days after this Confirmation Order is entered. If the collateral has not been liquidated, the deficiency claim is to be estimated.
9. The attorney for the Debtors is allowed a fee of \$3,000.00, of which \$800.00 has been paid. The balance of \$2,200.00 shall be paid by the Trustee from the monies received under the Plan over 12 months, unless a longer period is needed because the plan payment is too small to allow for payment over 12 months.

10. The administrative expenses of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 503(b) and 1326(b)(2) and 28 U.S.C. § 586(e)(1)(B).
11. If the case is dismissed by the Court or by the Debtor under 11 U.S.C. § 1307, all funds remaining in the hands of the Trustee at the time of dismissal shall be paid to the Chapter 13 creditors pursuant to the terms of the Plan. If the case is converted to Chapter 7 under 11 U.S.C. § 1307, all funds remaining in the hands of the Trustee at the time of conversion shall be returned to the Debtor after deducting the Trustee's authorized percentage fee.
12. A debtor may request entry of an order declaring that a secured claim has been satisfied and that the lien has been released under the terms of the confirmed plan by filing and serving a motion under Bankruptcy Rule 5009(d), generally at the time the case is being closed. See 2017 Committee Note to Bankruptcy Rule 5009(d).

By submitting this form, the Trustee certifies that the wording of this form is identical in all respects to the form confirmation order adopted by Judge Harris and Judge Price Smith in a Memorandum dated January 17, 2018, and as modified in the memorandum dated February 8, 2019.

Submitted by:

/S/ Lauren A. Helbling

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LAUREN A. HELBLING (#0038934)

Chapter 13 Trustee

200 Public Square, Suite 3860

Cleveland OH 44114-2321

Phone (216) 621-4268 Fax (216) 621-4806

[ch13trustee@ch13cleve.com](mailto:ch13trustee@ch13cleve.com)

#### SERVICE LIST

Lauren A. Helbling, Chapter 13 Trustee  
(served via ECF)

Office of the U.S. Trustee  
(served via ECF)

MARK H KNEVEL, Attorney for Debtor(s)  
(served via ECF)

ROBIN VALERIE COWAN, Debtor(s)  
14209 REXWOOD AVENUE  
CLEVELAND, OH 44105

Fill in this information to identify your case:

Debtor 1 **Robin Valerie Cowan**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF OHIO**

Case number: **19-14483**

(If known)

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed.

1. Paragraph 2.1 To increase bi-weekly trustee payment to \$72.31 (\$156.66 / month)

2. Paragraph 2.4 To provide for an increase in plan payments upon completion of mortgage payments.

3. Paragraph 2.5 increasing estimated total plan payments.

4. Paragraph 4.2 increasing estimated payment on trustee fees.

5. Paragraph 5.1 increasing estimate payment and estimated percentage of payment on unsecured claims.

6. Paragraph 8.1(d) providing for increased payments upon completion of payments on mortgage.

Official Form 113

AMENDED Chapter 13 Plan (12/10/19)

12/17

Part I: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan****2.1 Debtor(s) will make regular payments to the trustee as follows:**

**\$72.31** per **Bi-Weekly** for **36** months

*Insert additional lines if needed.*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner.**

*Check all that apply:*

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.  
☐ Debtor(s) will make payments directly to the trustee.  
☐ Other (specify method of payment):

**2.3 Income tax refunds.**

*Check one.*

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.  
☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.  
☒ Debtor(s) will treat income refunds as follows:  
**Pursuant to terms of Confirmation Order**

**2.4 Additional payments.**

*Check one.*

- ☐ **None.** *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*

1. Debtor's plan payments will increase, on August 1, 2021, by \$256.49 per month, to reflect that debtor has paid off the balance on the mortgage on her real estate. The increase is equal to the principal and interest payments. The increase will be paid for the remainder of debtor's 36 month commitment period. See also paragraph 8.1(d).

**2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$9,718.06.****Part 3: Treatment of Secured Claims****3.1 Maintenance of payments and cure of default, if any.**

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 3.1 need not be completed or reproduced.*

**3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.**

- ☒ **None.** *If "None" is checked, the rest of § 3.2 need not be completed or reproduced.*

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*

**3.4 Lien avoidance.**

*Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*

**3.5 Surrender of collateral.**

Check one.

☒ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$971.00.

**4.3 Attorney's fees.**

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$2,200.00.

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

Check one.

☐ None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☒ The debtor(s) estimate the total amount of other priority claims to be \$0.00

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

Check one.

☒ None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

☒ The sum of \$ 6,547.06 .

☒ 13.00 % of the total amount of these claims, an estimated payment of \$ 6,547.06 .

☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ \_\_\_\_\_. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.**

☒ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims. Check one.**

☒ None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

☐ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

<u>CREDITOR</u>	<u>LEASED PROPERTY</u>	<u>INSTALLMENT PAYMENT</u>	<u>ARREARAGE</u>	<u>TREATMENT OF ARREARAGE</u>	<u>ESTIMATED TOTAL PAYMENTS BY TRUSTEE</u>
American Honda Finance	2019 Honda Civic	\$500/month	No Arrearage	NA	\$0 *See special provision 8.1(b)
American Honda Finance	2017 Honda Civic	\$291/month	No Arrearage	NA	\$0 *See special provision 8.1(c)

**Part 7: Vesting of Property of the Estate**

**7.1** Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ other: \_\_\_\_\_

**Part 8: Nonstandard Plan Provisions**

**8.1** Check "None" or List Nonstandard Plan Provisions

☐ None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

- A. The debtor is not obligated on the mortgage owed to Wells Fargo Home Mortgage, secured by debtor's residence.. Payments on the mortgage are current and will be paid outside of plan. The trustee will make no distribution no any claim filed by Wells Fargo Home Mortgage.
- B. Debtor is current on her lease payments to American Honda Financial in the amount of \$500.00 per month with 30 months remaining on the term of the lease. Debtor will make payments directly to American Honda Financial, outside of the plan. The trustee will make no distribution on any claim filed by American Honda Financial, related to this lease.
- C. Debtor is a co-signer on her daughter's lease with American Honda Financial, for a 2017 Honda Civic, with payments of \$291.00 per month with 12 months remaining on the term of the lease. Debtor's daughter is current on the payments, which will continue to be paid by debtor's daughter, outside of the plan. The trustee will make no distribution on any claim filed by American Honda Financial, related to this lease.
- D. Debtor's expenses will decrease on August 1, 2021 by \$256.49 representing the principal and interest payments on the mortgage on her residence. Debtor will commit the entire \$256.49 to the plan as provided for in paragraph 2.4. Debtor's commitment period will remain at 36 months. The total amount to be paid to unsecured creditors will be \$6,547.06 which is estimated to result in a distribution to unsecured creditors of 13% Debtor will continue to pay the insurance and real estate taxes which were previously included in the mortgage payment.

Debtor Robin Valerie Cowan

Case number 19-14483

**Part 9: Signature(s):**

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

*If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.*

X /s/ Mark H. Knevel

Date December 10th, 2019

**Mark H. Knevel 0029285**

Signature of Attorney for Debtor(s)

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.



**Exhibit: Total Amount of Estimated Trustee Payments**

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	<u>\$0.00</u>
b. Modified secured claims (Part 3, Section 3.2 total)	<u>\$0.00</u>
c. Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	<u>\$0.00</u>
d. Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	<u>\$0.00</u>
e. Fees and priority claims (Part 4 total)	<u>\$3,171.00</u>
f. Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	<u>\$6,547.06</u>
g. Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)	<u>\$0.00</u>
h. Separately classified unsecured claims (Part 5, Section 5.3 total)	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)	<u>\$0.00</u>
j. Nonstandard payments (Part 8, total)	<u>\$0.00</u>
	+
Total of lines a through j	<div style="border: 1px solid black; padding: 2px;"><b>\$9,718.06</b></div>